STATE OF MICHIGAN DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS OFFICE OF FINANCIAL AND INSURANCE REGULATION

Before the Commissioner of the Office of Financial and Insurance Regulation

In the matter of:	
Katie	Heyer Enforcement Case No. 10-11126
***************************************	Respondent /
	Issued and entered on
FINAL ORDER TO CEASE AND DESIST	
1.	On January 19, 2011, the Chief Deputy Commissioner issued an Order to Cease and Desist (hereafter "Order") pursuant to Section 251 of the Michigan Insurance Code, (hereafter "Code"), MCL 500.251, against Respondent Heyer.
2.	The Order contained allegations that Respondent Heyer violated various sections of the Michigan Insurance Code, 1956 PA 218, as amended, MCL 500.100 <i>et seq</i> .
3.	On January 20, 2011, the Order was mailed to Respondent Heyer via certified mail to the Respondent's last known address.
4.	On January 24, 2011, Respondent Heyer received the Order.
5.	The Order further advised Respondent Heyer of the opportunity to request a hearing on the Order, as provided in Section 251 of the Code, MCL 500.251, not more than 30 days after the effective date of the Order.
6.	Respondent Heyer failed to request a hearing, therefore the Order is FINAL.

Catherine J. Kirby
Acting Chief Deputy Commissioner

Office of Financial and Insurance Regulation